

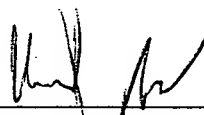
REMARKS

If there are any additional fees required by the foregoing Amendment, please
charge the same to our Deposit Account No. 16-0820, our Order No. 33400

Respectfully submitted,

PEARNE & GORDON

By



Michael W. Garvey, Reg. No. 35878

526 Superior Avenue East, Suite 1200
Cleveland, OH 44114-1484
(216) 579-1700

July 25, 2001